Amended Claims

1. (Amended) A method of providing money to a user at an entertainment machine in an institution, the method comprising:

associating a point of sale device with the entertainment machine;

placing the entertainment machine and the point of sale device in communication with an active layer;

placing the active layer in communication with a host processor;

placing the host processor in communication with a financial institution;

requesting electronic funds via the point of sale device;

forwarding the request to the active layer;

profiling the request by the active layer and either approving or disapproving the request;

forwarding the request to the host processor if the request is approved during profiling;

requesting pre-authorization for the request from the financial institution; and providing electronic funds to the user within the institution if the request is preauthorized and profile approved.

- 2. (Amended) A method in accordance with claim 1 wherein the request for electronic funds is not forwarded to the host processor if the request is not approved during profiling.
- 3. (Amended) A method in accordance with claim 1 wherein the electronic funds are provided by a slot accounting system to the entertainment machine.
- 4. (Amended) A method in accordance with claim 1 wherein the electronic funds are provided to a cashier's location in the institution.
 - 5. (Amended) A method in accordance with claim 4 wherein a representative of the institution provides funds by bringing money or gaming chips to the user.
 - 6. (Amended) A method in accordance with claim 4 wherein providing funds includes the user being instructed to go to the cashier's location to retrieve money or gaming chips.

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- 7. (Amended) A method in accordance with claim 1 wherein placing in communication includes using at least one of a wireless system, a telephone system and an internet system.
- 8. (Amended) A system for providing money to a user at an entertainment machine through an ATM-type network, the system comprising:
 - a. a point of sale device associated with the entertainment machine;
- b. an active layer computer , distinct from the ATM-type network, in communication with the POS device;
- c. an intermediate host processor in communication with the active layer computer and a financial institution;

wherein the active layer includes means for prescreening a request, the prescreening including transaction profiling.

- 9. (New) The system of claim 8 wherein the transaction profiling includes history lookup.
- 15 10. (New) The system of claim 8 wherein the transaction profiling includes player tracking.
 - 11. (New) The system of claim 8 wherein the transaction profiling includes responsible gaming exclusion.
 - 12. (New) The system of claim 8 wherein the transaction profiling includes fraud screening.
 - 13. (New) The system of claim 8 wherein "in communication with" includes by at least one of a wireless system, a telephone system and an internet system.
 - 14. (New) A system for providing money or playing credit to a user at an entertainment machine, comprising:
- a plurality of point of sale devices, each associated with an entertainment machine;

an active layer in communication with the plurality of point of sale devices;

- a host processor in communication with the active layer and a financial institution;
- 30 the active layer including:

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means for receiving authorization for a request for money or credit associated with a point of sale device and means for instructing an entity associated with the point of sale device to provide money or credit relating to said authorization; and

the host processor includes means for transmitting host funds, relating to an authorized request, to an account associated with the point of sale device.

- 15. (New) The system of claim 14 wherein the host processor includes means for receiving funds from a financial institution relating to an authorized request.
- 16. (New) The system of claim 14 wherein the entity includes the entertainment machine associated with the point of sale device.
- 17. (New) The system of claim 14 wherein the entity includes an accounting system in communication with the entertainment machine associated with the point of sale device.
- 18. (New) The system of claim 14 wherein the entity includes a cashier associated with the point of sale device.
- 19. (New) The system of claim 14 wherein the entity includes personnel associated with the point of sale device.
- 20. (New) The system of claim 14 wherein the host processor includes means for seeking pre-authorization of a request and means for receiving notice of authorization of the request.
- 21. (New) The system of claim 14 wherein the active layer includes means for receiving said request from the point of sale device and means for transmitting said request to the host processor.
 - 22. (New) The system of claim 14 that includes an accounting system in communication with an entertainment machine and the active layer.
- 23. (New) The system of claim 22 wherein active layer includes means for instructing the accounting system to instruct an entertainment machine to provide money or credit.
 - 24. (New) A method for providing money or credit to a user at an entertainment machine comprising:
 - requesting electronic transfer of funds via a point of sale device associated with an entertainment machine;

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requesting pre-authorization for the funds from a financial institution by a host processor; and

if the request is authorized:

delivering funds to a user at the entertainment machine; and

transmitting host processor funds to an account associated with the entertainment machine.

- 25. (New) The method of claim 24 including transmitting funds to a host processor account by the financial institution.
- 26. (New) A method for providing money or credit to a user at an entertainment machine via an ATM-type network, comprising;

requesting electronic funds via a point of sale device associated with an entertainment machine;

prescreening a request by an active layer computer separate from the ATM-type network for approval;

requesting pre-authorization for the request from a financial institution by a host processor; and

delivering funds to a user at the entertainment machine contingent upon approval and authorization.

- 27. (New) The method of claim 24 wherein the prescreening includes transaction profiling based on history lookup.
- 28. (New) The method of claim 24 wherein the prescreening includes transaction profiling based on player tracking.
- 29. (New) The method of claim 24 wherein the prescreening includes transaction profiling based on responsible gaming exclusion.
- 30. (New) The method of claim 24 wherein the prescreening includes transaction profiling based on fraud screening.

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